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ABSTRACT OF THE DISCLOSURE

A student loan consolidation qualification system and method of operating the same. In one embodiment, the student loan consolidation qualification system includes: (1) an input module, associated with an Internet site, that presents at least one page to a loan applicant to assist the loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to the loan applicant and (2) a qualification module, associated with the input module, that assesses the personal information to determine a personal qualification of the loan applicant and assesses the student loan information pertaining to the plurality of student loans to determine a loan qualification of the loan applicant, the qualification module qualifying the loan applicant and informing the loan applicant and a loan consolidator only if the personal qualification and the loan qualification are positive.